

Listing of Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.- 38. (Cancelled).

39. (Currently Amended): ~~The method of claim 7~~ A method of portfolio management comprising:

communicating with at least one investor through the Internet, receiving investment parameters from said at least one investor, and generating at least one portfolio according to said investment parameters, said step of generating at least one portfolio comprising generating at least one optimal scenario portfolio in accordance with said investment parameters and current market conditions, wherein the step of generating at least one optimal scenario portfolio in accordance with said investment parameters and current market conditions includes configuring an optimal cash allocation consistent with the investor's risk preference or tolerance.